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The Impact of the COVID-19 Pandemic on Low-Income Tenants' Housing Security in Washington State

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INTRODUCTION

The COVID-19 pandemic and subsequent economic recession have led to extraordinary job losses and financial distress for millions of households in the United States (U.S.). More than four-in-ten (44%) U.S. households have had at least one adult who experienced a job or wage loss since the COVID-19 pandemic began in March 2020 (Horowitz, Brown & Minkin, 2021). For lower-income households, job and income loss rates are even higher and pose serious consequences for housing security. Approximately one-third of lower-income households had difficulty paying their rent or mortgage in August 2020, compared to only 11% of middle-income households and 3% of upper-income households (Horowitz, Brown & Minkin, 2021). These difficulties in meeting rent or mortgage payments have put millions of households, especially lower-income households and households of color who are disproportionately likely to be renters, at risk of housing insecurity. Low-income renters of color must also cope with housing discrimination, which reduces their ability to obtain and maintain safe, stable, and affordable housing in which to shelter-in-place.

Housing insecurity is associated with negative health outcomes, such as poor physical and mental health. These health consequences may compound with income disparities in the risks of COVID-19 transmission, hospitalization, and death (Abedi et al., 2020). Evictions, in addition to other forms of housing insecurity such as overcrowding and substandard living conditions, decrease households' ability to safely practice social distancing and to self-quarantine (Benfer et al., 2020). In a study of all U.S. counties, Ahmad et al. (2020) find that with each 5% increase in the proportion of households with poor housing conditions, the risk of contracting COVID-19 increases by 42%, when controlling for various county characteristics. Recent projections also suggest that evictions lead to significant increases in COVID-19 infections (Nande et al., 2021).

To mitigate the impact of the pandemic and economic recession on low-income renters, governments have introduced temporary tenant protections. The most common protections are eviction moratoria, which are provisional bans on a landlord or property owner's ability to remove a tenant from their residential property under specific circumstances. Three months into the pandemic, Human Rights Watch claimed at least 43 states had an eviction moratorium in place. However, by August 2020, only 20 states still had active moratoria (Human Rights Watch, 2021). At the federal level, the Centers for Disease Control and Prevention (CDC) issued an eviction moratorium in September 2020. This moratorium has been extended three times through July 31, 2021 and remains in effect in spite of a May 2021 legal decision undercutting its authority. Cities and counties have also introduced local eviction moratoria and tenant protections. For example, the City of Seattle issued an ordinance that provides additional protections, such as a ban on school-year evictions for school workers and families with children. In addition to tenant protections, Washington State expects to receive more than \$500 million from the federal Eviction and Treasury Rent Assistance Programs to assist renters and landlords.

Eviction moratoria and other tenant protections, along with rental assistance, unemployment insurance, and stimulus checks, have likely helped prevent large-scale displacement of many low-income renters. Recent analysis by the Eviction Lab (2021) suggests that new eviction filings dropped as low as 83% below historical weekly averages in some cities after the enactment of the federal eviction moratorium. Even as temporary tenant protections continue to be extended, however, there are reports of continued tenant evictions and rising homelessness (Capps, Dottle, & McCartney, 2021; Perez, 2021). Depending on the provisions of the specific eviction moratorium, many moratoria only remove the formal threat of eviction by prohibiting court filings for eviction based on non-payment of rent. Further, many moratoria lack robust enforcement mechanisms or penalties for landlords who attempt to break or circumvent them to evict a tenant. Informal evictions such as a landlord removing a tenant's possessions without permission, preventing tenant access to the property, or telling the tenant to leave may still be occurring. With minimal oversight or data collection on these informal evictions, the full extent of housing insecurity during the COVID-19 pandemic is not known.

Washington State was the first U.S. state to diagnose a person with COVID-19 on January 21, 2020. More than a month later, on February 29, Public Health – Seattle & King County, WA announced the first death due to COVID-19 in the U.S. By March 10, with 269 confirmed cases and 22 deaths, businesses, universities, and schools announced closures and transitions to working at home. The University of Washington also was the first university in the country to switch to virtual teaching. Throughout the middle of March, Governor Inslee announced restrictions on large gatherings, closures



of schools, recreational facilities, and restaurants, and the passage multiple COVID-19 relief bills. During this period, Governor Inslee introduced a statewide eviction moratorium and expanded eligibility for unemployment benefits and food assistance. A statewide executive order for residents to stay home was issued on March 23.

The purpose of this study is to examine the impact of the COVID-19 pandemic on low-income tenants' housing security in Washington State. This report is motivated by two research questions: 1) How has the COVID-19 pandemic shaped the housing security of low-income tenants, in particular low-income tenants of color? And, 2) how have housing policies designed to mitigate the effects of the pandemic, in particular eviction moratoria, impacted the housing security of low-income tenants? Using a mixed methods research approach, the study affords an important window into the housing vulnerabilities of low-income tenants throughout Washington State. The study contributes to both local and national discourse on housing insecurity among renters during the COVID-19 pandemic and provides insight into the implementation of temporary tenant protections, in particular eviction moratoria.

STUDY CONTEXT

On March 18, a statewide 30-day eviction moratorium was introduced on all residential properties for non-payment of rent (Proclamation No. 20-05, 2020). This moratorium prevented residential landlords from serving a notice of unlawful detainer for rent payment default unless. Despite these moratoria, by April 10 the state's Attorney General's Office had received nearly 650 complaints from tenants alleging their landlord had broken the moratorium (Li, 2020). News reports indicated that in some cities, landlords were informally evicting tenants, coercing tenants into high-interest repayment plans, requesting tenants' stimulus checks, and increasing rents.

Since the introduction of the statewide eviction moratorium, Governor Inslee has extended it multiple times through to June 30, 2021. The first update to the moratorium was on April 16, 2020. This updated order prohibited landlords from issuing any threats or notices requiring a tenant to vacate, increasing rent, or assessing late fees (Proclamation No. 20-19.1, 2020). In June 2, 2020, two exceptions were added to the moratorium that allowed landlords to evict tenants in specific circumstances (Proclamation No. 20-19.2, 2020). The two subsequent updates to the moratorium on December 31, 2020 and March 18, 2021 merely extended the length of protection (Proclamation No. 20-19.5; Proclamation No. 20-19.6). Though one of the longest eviction moratoria in the country, on June 24, 2021, Governor Inslee announced an eviction moratorium "bridge" effective July 1 through September 30. This proclamation requires tenants to pay their rent in full by August 1, 2021. After this time, landlords may only pursue an eviction for non-payment of rent if a reasonable repayment plan has been offered to the tenant or the tenant is not actively seeking rental assistance funding.

According to data compiled by the Eviction Lab (2020), Washington State scored third-best of all U.S. states for the comprehensiveness of its eviction moratorium in April 2020. Washington ranked highly primarily because its eviction moratorium prevented the court filing of evictions under most circumstances. Other states with weaker tenant protections prevented the enforcement of eviction orders but still allowed eviction cases to be filed and court hearings and judgments to continue. Nevertheless, the Washington State eviction moratorium does not include longer-term protections for renters, such as delayed reports to credit bureaus, which have been enacted by other states. In Washington State, the CDC eviction moratorium does not apply as it is considered to mostly provide less protection than the statewide moratorium. According to CDC guidelines, the federal moratorium only applies in states that do not have an active moratorium that offers equal or greater tenant protections.

The statewide eviction moratorium provides two limited exceptions that enable landlords to legally evict tenants (Proclamation No. 20-19). First, if the tenant is creating a significant and immediate risk to the health, safety, or property of others. "Significant and immediate risk" must be described by the landlord in an affidavit that establishes eviction is urgent, unknown or unknowable by the landlord prior to the pandemic, unrelated to COVID-19 exposure, contract, or quarantine, and unrelated to the tenant's own health condition or disability. Second, if the landlord wishes to occupy or sell their rental property, providing the tenant receives at least 60 days' written notice in the form of an affidavit. An eviction case may only proceed if the tenant does not vacate the property after 60 days.



According to the U.S. Census Bureau's (2021) Household Pulse Survey, by mid-July 2020 in Washington State more than half (50.9%) of households lost employment income and 1 in 5 (20.2%) households were behind on rent or mortgage payments or had little confidence in their ability to pay. Both percentages were lower than the U.S. average (51.1% and 26.5%, respectively). Prior to the pandemic, economic growth had been consistently high since the Great Recession. However, many low-income households have been pushed out of larger cities, especially near Seattle, and are increasingly housing insecure. For over a decade, the state has had the fifth-largest homeless population in the country (U.S. Interagency Council on Homelessness, 2019). According to the National Low Income Housing Coalition (2021), Washington has a high proportion of extremely low-income renter households (72%) paying half or more of their income on rent and mid-to-high number of affordable and available rental units (31) per 100 extremely low-income renter households compared to other states.

DATA AND METHODS

This study is based on a partnership with the Tenants Union of Washington State (TU-WA). The TU-WA advocates on behalf of tenants facing difficulty in securing their housing and seeks to improve tenants' living conditions. Through a tenants' rights hotline and in-person clinics in Seattle and Spokane, the TU-WA provides tenants with counseling, education, and assistance from trained tenant counselors to resolve housing problems and prevent housing loss. During the pandemic, in-person clinics closed and hotline hours expanded to operate Monday-Saturday for between two-and-a-half and five hours. Due to the consistently high volume of calls to the hotline, the TU-WA is well-placed to learn from low-income tenants about their current challenges and experiences.

This research draws from interview and survey data to understand the impact of the COVID-19 pandemic on low-income tenants in Washington State. Table 1 provides a summary of the data collected in the study. The mixed-methods approach enabled the triangulation of findings across the data sources to generate both an in-depth understanding of the housing experiences of low-income tenants and a broader assessment of the extent and variation in housing insecurity across the state.

Table 1. Data collected in mixed methods study

Data Type	Data Collection Period	Sample	Sample Size
Interview	Oct 2020 – Mar 2021	Low-income renters who contacted TU-WA since March 2020	25
Survey	Jan 2021 – Feb 2021	Low-income renters who contacted TU-WA since March 2019	410

Interview Data

We conducted semi-structured interviews with 27 low-income tenants between October 2020 and March 2021. Participants were purposively selected from a sample of callers to the TU-WA hotline with the goal of achieving a sample that approximated post-pandemic TU-WA hotline callers across race/ethnicity, gender, age, household size, and geography. Eligible individuals had called the hotline and received help since March 2020, had a specific housing problem marked in the database or described in written case notes, were at least 18 years old, and lived in Washington State when they called. When retrieved on December 3, 2020, the TU-WA caller database contained information for 685 eligible individuals. Two interviews are not included in this analysis as one participant was found to be ineligible during the interview and another participant requested that they not be included in the study at the end of the interview. The final interview sample comprised 25 individuals.

The research team recruited participants via email and phone. Interviews sought to obtain insight into the mechanisms through which the COVID-19 pandemic was affecting housing security, the strategies used by low-income renters to maintain their housing and cope with housing precarity, changes in landlord-tenant relationships during the pandemic,



and the relationship between renter racial/ethnic identity and pandemic-related housing insecurity. The interview guide can be found in Appendix A.

Table 2 shows the socio-demographic characteristics of the 25 interview participants. Interviews were conducted via phone or video conference. On average, the interviews lasted 53 minutes, with a range of 21 to 90 minutes. Participants received a \$20 electronic gift card for completing the interview. All interviews except one were recorded using Zoom or an audio recorder. Interviews were initially transcribed using Otter, an online application that uses AI transcription, followed by manual correction by the research team. Handwritten notes were taken during one interview as the participant did not give consent to be recorded. Data analysis occurred in conjunction with data collection based on a grounded theory approach in which emergent themes were inductively and iteratively generated (Birks & Mills, 2015). The final themes that emerged from the analysis are presented in this report in conjunction with the quantitative findings.

Table 2. Interview participant characteristics

	Number of participants	Percent of participants
Gender (n=25)		
Female	16	64%
Male	8	32%
Transgender	1	4%
Race (n=25)		
Black	5	20%
Hispanic/Latinx	3	12%
Indigenous	1	4%
Middle Eastern	1	4%
White	15	60%
Age (n=25)		
18-24	1	4%
25-34	6	24%
35-54	12	48%
55-64	4	16%
65+	2	8%

Source: Study interview data

Survey Data

Findings from interviews with tenants informed the study's quantitative component, an online survey assessing the nature, extent of, and variation in the housing insecurity of low-income tenants during the COVID-19 pandemic. The sampling frame was constructed using TU-WA's administrative database of client contacts. To be included in the sampling frame, individuals had to: have at least one form of contact information (email address or phone number), be a tenant, live in Washington State, have called the TU-WA hotline or attended walk-in hours (prior to the pandemic) between March 1, 2019 and January 29, 2021. 416 individuals were removed from the sampling frame because they had



no or incorrect contact information (81), were repeat callers (293), needed translators (7), were homeowners (4), were calling on behalf of another individual (21), were a volunteer or donor (4), or were not a Washington resident (6). The final sampling frame comprised 2,296 individuals.

To be eligible for the survey, individuals had to be over 18, a current tenant, live in Washington State, and earn less than \$65,000 annual household income in 2020. Information about the survey was distributed via text message and email to the sample consisting of 2,296 clients. These messages briefly explained the study and provided a unique link for the individual to complete the survey. In cases where both phone number and email addresses were listed, up to three SMS messages and two e-mails were sent to each individual in the sampling frame. In total, approximately 6,200 SMS and 3,067 emails were sent between January 14 and February 5, 2021 when the survey was open. The survey instrument (Appendix B) asked questions about tenants' household unemployment, income loss, and housing insecurity experienced both in the year before and during the pandemic. All eligible individuals who completed at least half of the survey received a \$5 electronic gift card for their participation as well as entry into a random draw for one of 15 \$50 e-gift cards. The survey received 582 unique respondents, though only 410 were eligible for the survey. The raw response rate was 25.3%, raw completion rate was 17.9%, and the effective completion rate was 23.9%.

Table 3 shows the demographic characteristics of survey respondents compared to the sampling frame. The final sample contains more female and gender diverse respondents, more multi-racial respondents, and more middle-aged respondents compared to the sampling frame. The annual median household income of respondents was \$28,000 in 2020, which compares with a median income of \$73,775 across all households in Washington State. Approximately one in nine (11.7%) respondents reported a prior criminal conviction. Similarly, approximately one in nine (11.7%) respondents reported a prior eviction.

Table 3. Respondent, sampling frame, and overall population characteristics

	Number of respondents	Respondent percentage	Sampling frame percentage	WA State percentage
Gender (n=359)				
Female	254	70.8%	62.8%	49.9%
Male	79	22.0%	36.5%	50.1%
Gender Diverse	26	7.2%	0.7%	
Race/Ethnicity (n=361)				
Asian	13	3.6%	5.0%	9.6%
Black	49	13.6%	15.1%	4.4%
Indigenous	8	2.2%	1.6%	1.9%
Hispanic/Latinx	40	11.1%	11.0%	13.0%
Native Hawaiian or Pacific Islander	2	0.6%	1.0%	0.8%
White	206	57.0%	53.9%	67.5%
Multi-racial	39	10.8%	5.3%	4.9%
Unspecified	4	1.1%	7.1%	N/A
Age (n=364)				
0-18	0	0.0%	0.0%	23.1%
18-24	28	7.7%	7.7%	7.3%
25-34	98	26.9%	32.6%	15.3%
35-44	106	29.1%	40.9%	13.6%
45-54	65	17.9%		12.2%
55-64	49	13.5%	12.1%	12.6%
65-74	16	4.4%	6.1%	9.7%
75+	2	0.6%	0.6%	6.2%

Sources: Study survey data and Washington State Office of Financial Management, Population Estimates (2020)

RESULTS

The study results are categorized into two main themes that were initially based on the primary research questions and reinforced during analysis of both the quantitative and qualitative data. In total, there are six key findings, three for each of the two main themes. The first three findings explore the extent to which the COVID-19 pandemic and economic recession have affected low-income tenants' housing security and its consequences. The last three findings examine the extent to which the Washington State eviction moratorium has protected low-income tenants from housing insecurity.

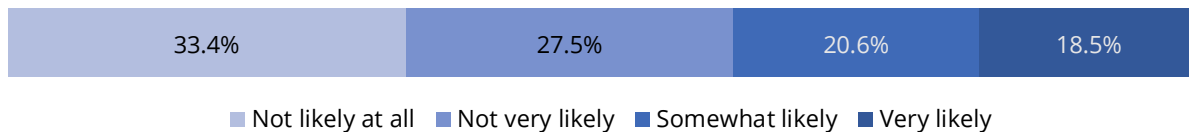
The Pandemic and Economic Recession's Impact on Tenant Housing Security

Finding 1 – The pandemic has deepened housing precarity among low-income tenants

The COVID-19 pandemic has placed some low-income tenants in a range of highly precarious living situations, from eviction and involuntary displacement to substandard housing. For many, household employment or income loss was the primary factor behind their worsening housing security. More than three in four respondents (78.8%) had experienced employment loss or an income reduction during the pandemic. This proportion is considerably higher than among all U.S. residents (44.0%) surveyed during a comparable time period in mid-to-late January, 2021 (Horowitz, Brown, and Minkin, 2021).

Survey results indicate that low-income tenants perceived high likelihoods of displacement and homelessness in early 2021. Figure 1 shows tenant responses to the question: How likely is it that your household will be forced to leave your current place of residence within the next two months? Almost four in ten (39.1%) respondents believed forced displacement was somewhat or very likely in the next two months. Among only those respondents who experienced an employment loss or an income reduction during the pandemic, this percentage was even higher at 42.5%.

Figure 1. Likelihood of forced displacement in the next two months



For some tenants, the COVID-19 pandemic was the first time they had experienced a sudden job loss or significant reduction in income and consequent housing insecurity. As one participant described, *"I've never been late on rent before in my life. I have a perfect rental history until COVID."* However, data from both the interviews and survey indicate that many households had recently experienced or were experiencing housing insecurity prior to the pandemic. For these latter households, the pandemic and associated economic recession appeared to deepen the extent of their housing insecurity. Survey findings indicate that more than half (54.1%) of respondents believed it would be "very likely" they would be homeless if they lost their current housing.

Examples of deepening housing precarity collected from tenant interviews included downward residential mobility, increased housing instability, and poorer housing quality. After leaving their prior rented home, a few tenants reported struggling to find new housing of similar quality, with affordable rent, or in a comparable neighborhood. One tenant lost her job at a restaurant chain at the start of the pandemic after 17-years of service and felt forced to leave the duplex townhouse they had rented for 11 years. She described difficulties in finding a new place due to her poor credit and insufficient funds for a deposit, though ultimately *"found a place not in the best neighborhood."* Two days later, she moved to live with her mother in Oregon due to a dispute with her partner. At the time of the interview, she was living in a manufactured house near to her suburban hometown with few job opportunities and paying the same amount in rent as before the pandemic. In this case and in others, forced or involuntary moves almost always preceded both downward residential mobility and increased housing instability. Tenants in these situations frequently described moving from houses or apartments in larger cities in Washington, such as Seattle, Spokane, or Vancouver where their rent usually comprised more than half of their income, to more temporary living situations, such as doubling up, sleeping in vehicles, or entering into informal rental agreements that did not require income or background checks or large security deposits.

Nevertheless, poorer housing quality was a considerably more common form of housing precarity than downward residential mobility or increased housing instability. Survey findings indicate that 20.1% of respondents who moved



during the pandemic claimed that their reason for moving was due to lack of repairs.¹ In the year prior to the pandemic, only 9.6% of respondents moved due to lack of repairs. Instances of deteriorating housing quality ranged from unfinished roof repairs that led to the growth of black mold and floorboards collapsing, to tenants living for months in units without functioning air furnaces or water heaters during winter. Some tenants described landlords using the threat of COVID-19 transmission to avoid making necessary repairs or to delay repairs requested prior to the pandemic.

COVID-19 related considerations often affected tenant relationships with landlords. For low-income tenants who were not at fear of immediate displacement, many felt “stuck in place.” More than half (55.8%) of all survey respondents felt that they could not move even though they wanted to exit their current living situation. Younger tenants who had tried to move also found that landlords frequently asked whether they were an essential worker or their job was “COVID-proof,” meaning that their employment was stable even in pandemic conditions. One in six survey respondents (16.0%) who had been searching for a new place to live had been asked this question by a prospective landlord. Though their existing rental residence was often unaffordable, with almost 4 in 5 (79.0%) of survey respondents facing rent burden, many tenants found themselves in a difficult position. These tenants valued the relative security of their current place of residence and wanted to avoid contracting COVID-19 by sheltering-in-place, but also desired to escape poor living conditions, unsafe neighborhoods, and abusive landlords.

Finding 2 – The pandemic has exacerbated the negative impact of housing insecurity on health

Low-income tenants’ deepening housing precarity often had detrimental consequences for health. Stay-at-home orders required many households to spend considerably more time in their homes. Tenants living in substandard housing with mold, pest infestations, old carpets, and poor ventilation reported increased exposure to toxic substances and conditions. A single-parent interviewee with two young children described living in a two-bedroom private rental unit that had a severe problem with black mold in multiple rooms. The problem started in the fall when the landlord failed to properly fix a leak for more than six months. The tenant believed that the mold had caused serious illnesses for her family. She explained:

“My house is infested in black mold. They’ve ripped out half of the back side of our house over the summer—without permits, coding inspection is involved. It’s a frickin’ nightmare. And here I am stuck sitting here. I mean the house is covered in mold. My two-year-old was literally in the hospital last month with an upper respiratory infection and I didn’t know what was causing it until now. So it’s been it’s been a nightmare, and I’m gonna end up living in my car with my kids.”

Another major health consequence of housing insecurity was mental illness. Tenants who had been displaced during the pandemic or were at risk of displacement often mentioned the significant emotional toll their housing insecurity placed on them. One interviewee with a teenage son described the severe mental distress their family felt when their landlord illegally requested that they leave their rental unit for being unable to pay rent in the first few months of the pandemic. Due to their severe financial difficulties, the interviewee could not afford medication for their mental illness. She said, “...during that really, really awful time last year right after like between March and June of 2020 I mean, I would...I would everyday thought of just suicide and just...just feeling so hopeless and despondent.” Other tenants also mentioned the negative impact their unstable housing situations had on their mental health, including forgoing medication and mental health counseling to continue paying their rent.

The pandemic also amplified the health consequences of housing insecurity by making some tenants fearful of moving residence due to the increased risk of contracting COVID-19. Though more than one-third (35.5%) of survey respondents had landlords or property managers who failed to make repairs or perform maintenance during the pandemic, these tenants voiced considerable uncertainty over whether to move to a new place that could have even worse living conditions or neighborhood safety. Older tenants and those with disabilities expressed this fear more frequently. They

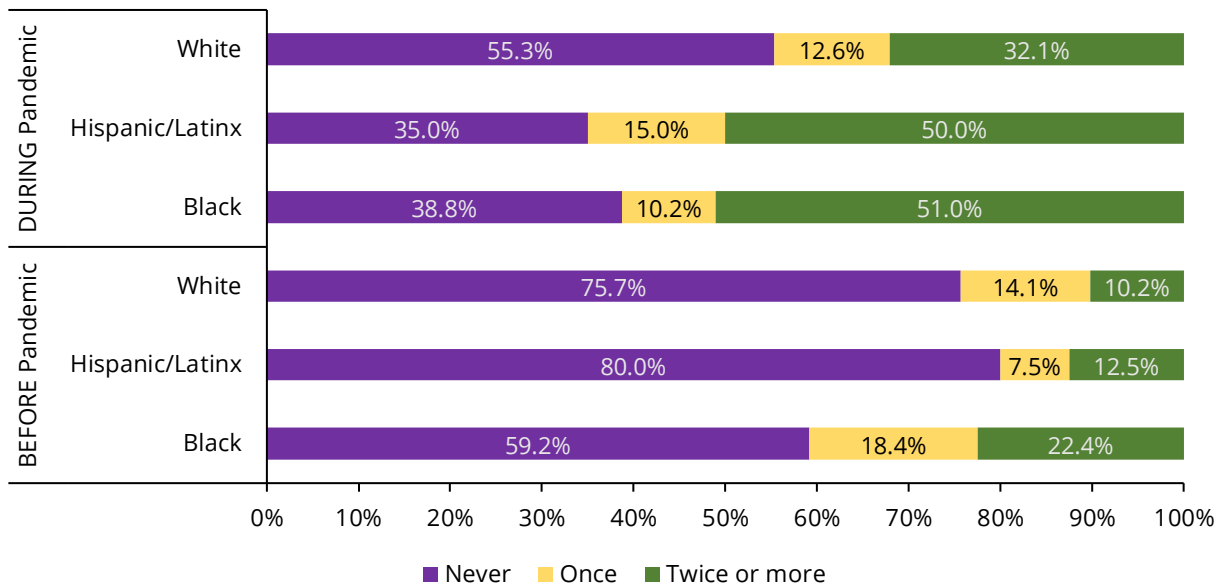
¹ Survey respondents were asked for their reason(s) for moving during the pandemic. The specific survey response selected by participants was: ‘the landlord wouldn’t fix anything, and my place was getting run down.’

described the substantial support needed to move, usually from family or friends, which was not possible due to social distancing guidelines. One older tenant who could not move residences due to the pandemic summed up their housing situation by concluding: “[my] life is on hold.”

Finding 3 – Renters of color are disproportionately likely to be housing insecure during the pandemic.

Low-income households are disproportionately comprised of households of color, making these households even more vulnerable to both job loss and housing insecurity. Survey findings indicate that people who identify as Black and Hispanic or Latinx are more likely to be behind on their rent, be less confident about their ability to pay their next month's rent, and believe it is very or somewhat likely that their household would be forced to leave their current place of residence in the next two months. Figure 2 shows the proportion of respondents who were late in paying their rent in the year prior to the pandemic compared to during the pandemic. Prior to the pandemic, Hispanic or Latinx and White tenants had the highest proportions who had never been late with their rent (80% and 79.7%, respectively) compared to Black tenants (59.2%). However, during the pandemic, Hispanic or Latinx tenants had the lowest proportion who had never been late with a rent payment (35.0%) compared to Black (38.8%) and White (55.3%) tenants. These figures show the significant impact of the pandemic on low-income households' ability to pay their rent on time, especially for Hispanic or Latinx and Black renters.

Figure 2. Late payment of rent before and during the pandemic by racial/ethnic identity



In addition, substantially more Black, Hispanic or Latinx, and multi-racial tenants reported having lost their job or income during the pandemic. Approximately three-quarters (75.7%) of White respondents reported an income loss due to the pandemic compared to four-fifths (79.6%) of Black and more than four-fifths (85.0%) of Hispanic or Latinx respondents, respectively. These factors are likely a key factor driving households of color's inability to pay rent on time. A Hispanic interviewee working as a mechanic in his own repair shop further explained that his community was struggling because the types of jobs held by Hispanic and Latinx tenants were most likely to be affected by the pandemic. He said, "...especially in the Hispanic community, which most of them they're working in the kitchen...in the restaurants and...if they are not working, we do not have much income." As his mostly Hispanic customers lost their jobs in the restaurant and hospitality industries and no longer travelled to work, demand for services provided by the repair shop plummeted. When asked whether he would be able to pay his rent for the next few months, he replied "We're

gonna struggle for sure...I don't see much happening [at my work] so I really start to think who is gonna need a mechanic, you know?"

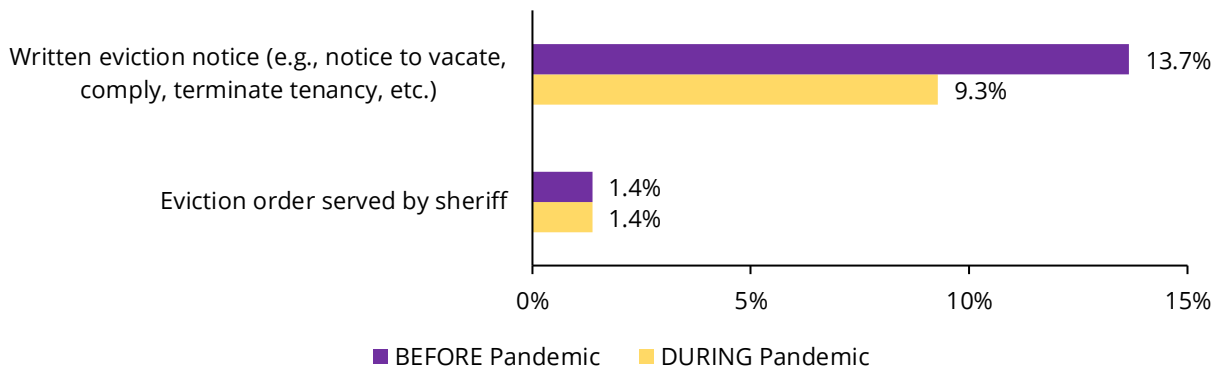
Another major factor that likely explains racial disparities in housing security during the pandemic is racial discrimination. During tenant interviews, participants of color frequently described incidences of racial discrimination related to housing. Tenants believed that these personal experiences of racism affected the way in which landlords perceived them and their behavior toward them. One low-income Black tenant said: *"People are always very willing, landlords, [property] managers, are always very willing to believe that you're the problem in any situation, when you are a Black person living in a White community."* Tenants of color often described landlords being less willing to negotiate with them over unpaid rent and being more willing to evict compared to other White tenants. Personal incidents of racial discrimination combined with strained household resources due to the pandemic has placed households of color who are already disproportionately likely to be housing insecure in even more precarious living situations.

The Eviction Moratorium's Impact on Tenant Housing Security

Finding 4 – Formal evictions have not increased during the pandemic.

Despite unprecedented levels of unemployment that have left many low-income households struggling to pay their rent, the eviction moratorium appears to have prevented a noticeable increase in formal evictions among survey respondents. Figure 3 shows that the prevalence of eviction orders served by a sheriff were both relatively low at 1.4% before and during the pandemic. Written eviction notices were significantly less prevalent (9.3%) during the pandemic, with a statistically significant ($p < 0.05$) 4.4 percentage point difference to the pre-pandemic prevalence (13.7%). As reported by low-income tenant survey respondents, these results suggest that landlords responded to the eviction moratorium by issuing fewer written eviction notices that required tenants to vacate.

Figure 3. Formal eviction methods before and during the COVID-19 pandemic



During interviews with low-income tenants, many mentioned that their landlords were aware of the eviction moratorium and the constraints it placed on their ability to formally evict a tenant. When asked if their landlord knew about the eviction moratorium, one tenant remarked:

"Absolutely. She even said that she agreed with it...Like she said, I'm not going to kick you out. But you will have to pay me eventually, one way or another."

Other tenants described similar situations in which landlords acknowledged the existence of the eviction moratorium and their inability to evict them while it was in place. Tenants living in properties owned or operated by large property management companies described a heightened awareness of the moratorium and a greater willingness to work with



tenants. One tenant who had lost her job and was unable to pay rent spoke with her property management company who waived all late fees and requested an update once the tenant received unemployment insurance.

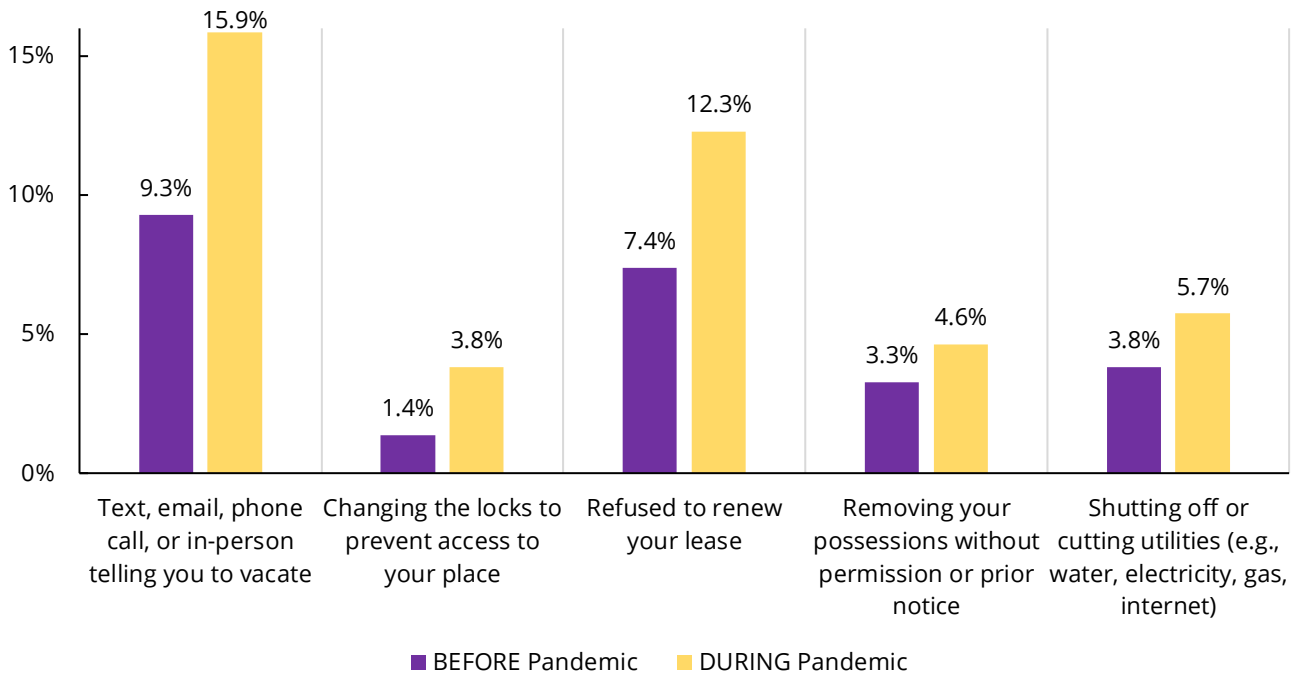
However, some tenants still received eviction notices or were informally asked to leave their rental unit by both landlords who were aware of the moratorium and those that were not. A few tenants had informed the Washington State Attorney General about their situation. One middle-aged tenant who was renting a downstairs unit beneath their landlord but fell behind on his rent said, *"in the beginning he sent me notices but I called the Attorney General and they let him understand what's happening."* In this case, the landlord did not appear to know about the eviction moratorium. For all but one interviewee, tenants called the Attorney General based on advice provided by the Tenants Union of Washington State or another housing advocacy group.

In other cases in which the landlord knew about the moratorium, the Attorney General was also able to protect tenants from immediate displacement. One male tenant with a partner and teenage son had an informal agreement to rent from a friend. When the landlord asked them to leave, they could not save enough money to secure a new place to live. They said that after *"threatening us several times in the last two months that we were there,"* they contacted the Attorney General who *"called her to back off."* With the security provided by the eviction moratorium, the tenant was subsequently able to obtain a new job and move his family to a new rental unit. The Attorney General's promptness and effectiveness in responding to tenant complaints without requiring paperwork to be submitted was praised by some of these tenants.

Finding 5 – Informal evictions and forced moves have increased during the pandemic.

While the prevalence of formal evictions decreased during the pandemic, tenants reported being subject to significantly more informal methods of eviction. The most common method of informal eviction involved landlords telling tenants to leave via text, email, phone, or in-person directives. More than one in eight (13.7%) low-income tenants experienced any informal eviction method, excluding lease renewal refusal, prior to the pandemic compared to almost one in five (19.4%) during the pandemic ($p < 0.01$). Tenants also reported a significantly higher prevalence of landlords changing their door locks to prevent access to their rental housing ($p < 0.05$). Though not considered a form of eviction, considerably more tenants reported that landlords refused to renew their lease during the pandemic (12.3%) compared to before the pandemic (7.4%). This difference was statistically significant ($p < 0.01$). During the study period in late 2020 to early 2021, lease non-renewal was not explicitly prohibited by the Washington State moratorium, thereby enabling landlords to allow leases to lapse in order to informally evict a tenant unable to pay rent due to the pandemic. As shown in Figure 4, survey responses also show a higher prevalence of possession removal and utility discontinuation during the pandemic, though the differences in prevalence were not statistically significant from the prevalence in the year prior to the pandemic.

Figure 4. Informal eviction methods and lease renewal refusal before and during the COVID-19 pandemic



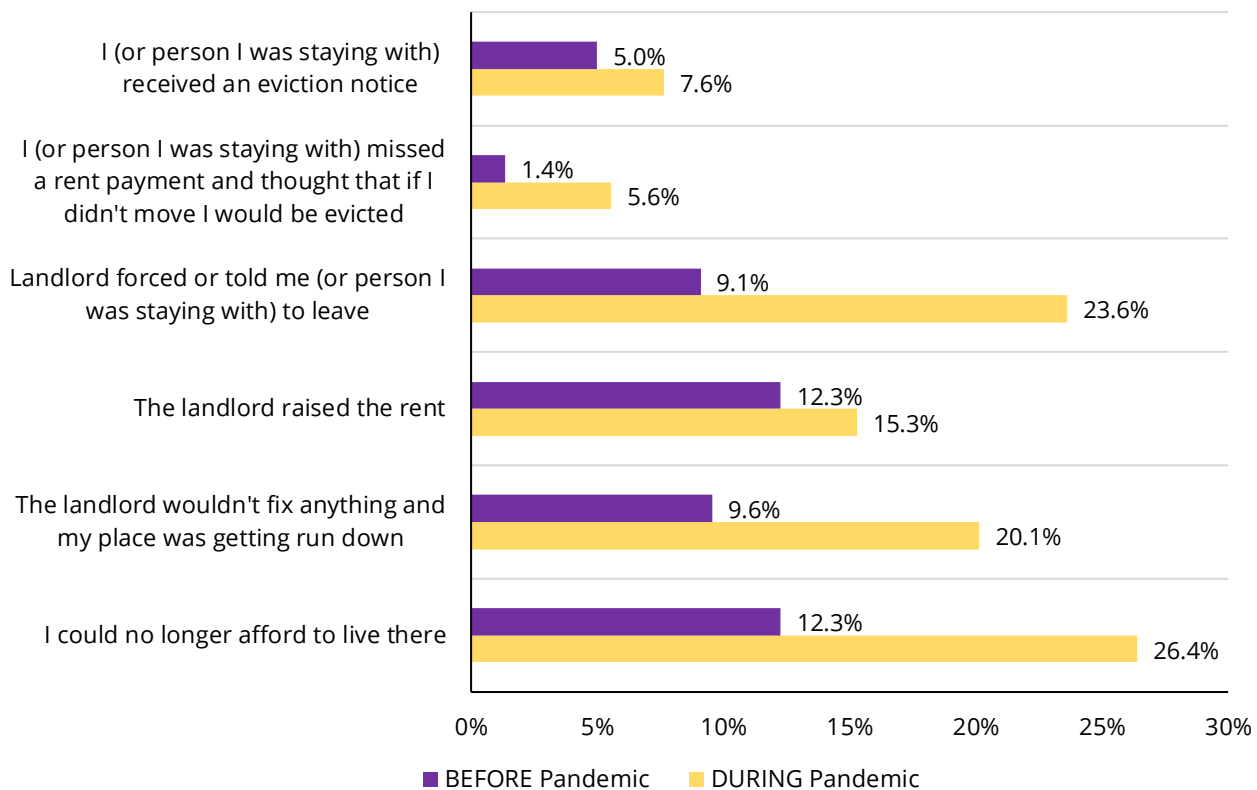
Informal eviction methods were described frequently by tenants during the interviews. One individual who rented a room in a house talked about a disagreement they had with their landlord. They explained:

"...the entire reason that I ended up having to leave that place is because I asked her to wear a mask, she became offended...[the landlord] sent me a message saying 'I need you to leave. There's nothing to talk about. I need you guys to leave.'"

Subsequently, the tenant had no further contact with the landlord and decided to leave about two weeks after receiving the initial message over Facebook. Another informal eviction described by a tenant with multiple months of unpaid rent involved their landlord turning off the water heater to their house and preventing access to the adjoining unit that contained the heater. The tenant explained that the landlord *"went to that unit which had the water heater and turned off the water heater."* The tenant lived without hot water for the duration of the summer. After the tenant continued to live in the property, the landlord subsequently *"disconnected the internet."* Two other interviewees explained traumatic stories about coming home to find that the locks on their front and back doors had been illegally changed. One of these tenants had already removed many of their possessions but another tenant with a different landlord had all their possessions in the house. This latter tenant was unable to obtain their possessions and ended up moving out of Washington State to live with their family.

Survey findings corroborate interviewee experiences of informal eviction. Prior to the pandemic, 15.3% of households made involuntary moves. During the pandemic, the proportion of low-income tenants who involuntarily moved doubled to 30.6%. Figure 5 shows tenants' reasons for moving in the year prior to the pandemic and during the pandemic. Forms of involuntary displacement, such as lack of repairs, missed rental payments, and landlords telling tenants to move were all significantly higher during the pandemic compared to the year prior to the pandemic ($p < 0.05$). Notably, there were no statistically significant differences in the percentage of survey respondents who moved because they received an eviction notice or because the landlord raised the rent before the pandemic versus during the pandemic. This latter finding suggests that provisions in the eviction moratorium, including the prohibition of rent increases, likely prevented many involuntary moves during the pandemic.

Figure 5. Selected reasons for moving before and during the pandemic



Finding 6 – Most tenants have awareness of the eviction moratorium, but few believe it will prevent their eviction

Nineteen of the 25 interviewees (76.0%) explicitly indicated their awareness of eviction moratoria during the interviews. Most tenants were aware of the Washington State moratorium, though a few had knowledge of only the CDC moratorium, which does not apply in Washington State. Among the tenants aware of the Washington State moratorium, most had a basic understanding that the moratorium would protect them from eviction under some circumstances until the specified end date. However, for only a few tenants did their own knowledge or their landlord's knowledge of the moratorium provide them with confidence that they were not going to be evicted. Based on interview and survey responses, four reasons appeared to underpin tenants' uncertainty about the level of protection that the eviction moratorium could provide.

First, at least half of interviewees with some awareness of eviction moratoria (10 out of 19) did not fully understand the conditions outlined in the moratorium or know whether the moratorium would apply to their housing situation. Often, these tenants believed that the moratorium would not protect them because they lacked a formal, written lease or because they rented units that were not formally designated as houses or apartments, such as cabins, mobile homes, and shop buildings. One tenant who had an informal living arrangement to stay in a one-room building near to their landlord's vacation home had been asked to leave by their landlord without warning during an unscheduled telephone conversation. Though she had received help from the Attorney General who had corresponded with their landlord, they said that the moratorium "has helped a little but not especially." They continued "...the moratorium is just kind of is one of those things, we have that but it's not ever a thing that we rely on because I don't feel like that's going to apply to us somehow



because our landlord is not like... we're not renting from a building or from a place that has 50 apartments or something, and that maybe we fall under a different category."

A second reason for tenants' low level of confidence in the eviction moratorium's ability to protect them from displacement was the landlord's power either to make their living situation unbearable so that they voluntarily left or to remove them from their rental unit using illegal eviction methods. One tenant who was receiving rental assistance from a nonprofit organization mentioned that her landlord frequently provided less than a few hours' notice when entering her housing unit, despite Washington law requiring at least forty-eight hours' notice. After the tenant informed the landlord that he could not enter on short notice, the landlord gave the tenant 20 days' notice to leave via email. The tenant responded by "...talking to a lawyer and trying to get him to back off." However, the landlord then threatened to no longer accept her rental assistance check. She recalls that "St Vincent DePaul was helping me with a check for rent, and he messaged me and said I'm going to call them and tell them to cancel the check." Though the methods for removing a tenant often varied across interviewees and survey respondents, they had the similar effect of making low-income tenants fearful for imminent displacement.

Related to protection against informal eviction, some tenants had little faith in the eviction moratorium because they believed their landlords had exploited exceptions that enabled formal eviction under specific circumstances. Washington State's eviction moratorium provides two primary exceptions that enable landlords to legally evict tenants: 1) if the tenant is creating a significant or immediate risk to the health, safety, or property of others, and 2) if the landlord wishes to occupy or sell their rental property, providing they give their tenant at least 60 days' notice. During tenant interviews, only the latter exception was described. One tenant explained that their landlord sold his property for a \$10 down payment to his maintenance employee who subsequently attempted to evict the tenant and her neighbors. The tenant reported that her neighbors were evicted during the pandemic by six Snohomish County sheriffs, though the interviewee had managed to stall the eviction for an additional 60 days so still occupied one unit in the duplex. The tenant recalled: "I spoke with him a couple times throughout this whole thing and he at first had spoken with his attorney multiple times trying to find ways to get them [the other tenant household] out, was unsuccessful...so then he found out about the whole 60-day notice with intent to sell."

Finally, tenant confidence in the eviction moratorium's protection was weakened by its extension too close to when it was due to expire. While Governor Inslee has extended the moratorium multiple times, these extensions have sometimes occurred only weeks before the tenant protections would end. One tenant summed up the difficult decisions they had to make because of the uncertainty of the moratorium's extension:

"We're deciding whether or not we need to put the last of our money to pay for May or whether or not we're gonna get evicted if the eviction stay goes...[or] doesn't get extended, right? And so that was a very stressful time where we were kind of figuring out what to do and be like, well, should we start looking for a new place to live... How long can we draw out the eviction proceedings?"

Despite continued extensions to the eviction moratorium, tenants expressed that the uncertainty over whether the moratorium would be extended meant that they felt forced to make difficult decisions about whether to continue paying their current landlord or to save money for a deposit on another property without adequate knowledge of whether they would be protected from eviction.

DISCUSSION

The COVID-19 pandemic and related economic recession have had a substantial negative impact on low-income tenants' housing security. Findings from this study indicate that the pandemic has deepened housing precarity in the forms of downward residential mobility, increased rental debt, and poorer housing quality. The pandemic has also exacerbated the negative impact of housing insecurity on health as tenants are spending more time in substandard housing that is harmful to their physical and mental health. Overall, households of color have been disproportionately affected by this worsening housing security, with Black and Hispanic or Latinx tenants more likely to be behind on their rent, be less



confident about their ability to pay next month's rent, and believe it is somewhat or very likely that they will be evicted in the next two months.

The eviction moratorium has likely been successful in preventing a surge in formal evictions during the pandemic, despite record levels of unemployment and unpaid rent. However, methods of informal evictions and forced moves have increased during the pandemic when compared to the year prior to the pandemic. It appears that most tenants have an awareness of the Washington State eviction moratorium, but there is confusion around the moratorium's provisions, such as whether it covers informal evictions and when it might end. This uncertainty has undermined low-income tenants' confidence in the moratorium's ability to protect against evictions.

It is important to note that these findings are derived from a sampling frame of TU-WA clients, who may not necessarily represent the broader low-income tenant population in Washington State. For instance, both interview and survey samples contain higher proportions of women and Black people. Study findings reflect tenant experiences in the first 9-10 months of the pandemic, which may not be consistent with more recent experiences. Further, the experiences and perspectives of landlords and property managers were not included in this study. These limitations are worth consideration when interpreting the study's results.

From a broader perspective, this study has only addressed the relatively short-term housing consequences of the COVID-19 pandemic and measures designed to mitigate its impact. Eviction moratoria are designed to be temporary tenant protections that postpone, rather than end, evictions. As both the CDC and Washington State eviction moratoria reach their expiry date, low-income tenants will need substantial ongoing support to address rental debt and avert a surge in evictions.

Prior to the pandemic, Washington State faced high rates of homelessness and poor housing affordability. The extent to which long-term housing security among low-income tenants improves will depend on policy efforts to provide sufficient and timely financial assistance. Recent passage of new statewide tenant protections, including a "right to counsel" for low-income tenants facing eviction and a "just cause" eviction requirement, are also important steps toward this goal. Policies that support substantial increases housing supply are also likely to be essential. Low-income tenant vulnerability is increased when tenant protections are weak or poorly enforced and when access to affordable housing is limited.

While this research offers an initial assessment of the pandemic's impact on low-income tenants' housing security, ongoing efforts are necessary to understand longer-term consequences and the impact of policy efforts to support renter households. Supplementary research will provide a more robust assessment of the extent and variation of housing security impacts across Washington State. Further planned analyses of the interview and survey data and administrative records of all callers or visitors served by the TU-WA's tenants' rights program will also provide deeper insight. Additional findings will be shared in conversations with relevant stakeholders and in future publications.

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APPENDIX

Appendix A – Interview Guide

Current housing situation and household composition:

- Could you tell me a bit about your current housing situation?
 - o PROBES: tenure type and length, neighborhood
- How long have you lived at your current residence? In the neighborhood?
- Who else is in your household? Who is currently living with you?
 - o PROBE: children, partner, extended family, friends, renters

COVID's impact on ability to obtain/maintain safe, affordable housing:

- What difficulties have you experienced related to your housing because of the COVID-19 pandemic? [If multiple incidents, establish a timeline]
 - o PROBES: problems with landlord, eviction, unable to pay rent/utilities, doubling up, forced move, no repairs, rent burden, unable to move
- Was there a specific event or series of events that led to your housing difficulties?
- Is this the first time this has happened to you? Have you experienced eviction/unstable housing/unable to pay rent or utilities/doubling up/homelessness previously?
- Do you anticipate facing more problems with your housing if the pandemic continues?

Household coping mechanisms used to maintain housing during COVID-19 pandemic:

- Who do you usually go to for help with housing?
 - o PROBE: Family, friends, organizations
- Have you applied for any financial support or services since the pandemic started in March?
 - o PROBES: social welfare programs, rental assistance, legal assistance, building inspector, rent abatement
 - o Do you have a good idea of what assistance is available to you?
- Have you had to make any sacrifices to keep your housing?
 - o PROBE: food, utilities, health care, bills
- How have your housing problems affected you and your household?
 - o PROBE: physical health, mental health,

Landlord compliance with eviction moratorium:

- Do you think your landlord has treated you fairly during the pandemic? Prior to the pandemic?



- Do you know about the eviction moratorium (WA State, CDC, and relevant city)?
- Do you believe your landlord has complied with the law during the pandemic?
 - o PROBE: rent freeze, repayment plans, repairs
- What will you do if your landlord (continues to) break(s) the law?

Perceived likelihood of (and rationale for) experiencing homelessness during COVID-19 pandemic:

- Do you think your chances of experiencing homelessness have increased since COVID began? Why or why not?
- Will this change if the pandemic continues? Why or why not?

Racial/ethnic identity and community of residence impact on shaping housing experience during pandemic

- Do you think any of the housing problems you've faced were affected by your race/ethnicity?
 - o How do you think your race/ethnicity affects your ability to stay housed?
 - o PROBE: housing problems, housing search, paying rent, obtaining assistance, discrimination
- How has your neighborhood affected your experience with COVID?
 - o What things that you like about your neighborhood have been affected by COVID?

Which policies or programs do you think would help solve your housing problems?

Appendix B – Survey Instrument

Please note that this survey instrument does not incorporate the skip logic

We invite you to participate in an online survey as part of a research study seeking to understand the housing experiences of low-income tenants in Washington State during the COVID-19 pandemic. The study is a partnership between researchers at the University of Washington and the Tenants Union of Washington State. Your responses will help us better advocate for tenant support and protections.

All participants who complete most questions will receive a \$5 gift card via email, redeemable at an available vendor of your choice (e.g., Amazon, eBay, Google Play, Starbucks, Target, Walmart, and many more). In addition, we will be randomly choosing 15 respondents to receive \$50 gift cards (approx. 1 in 20 chance of receiving if you complete the survey).

The survey will ask questions about your financial security and support, housing arrangements, current residence, and experiences with landlords, property managers, or people who have owned/managed the places you have rented. Only one survey should be completed per person. If you would like more information, please contact Matt Fowle at mfowle@uw.edu.

The survey should take **less than 10 minutes** to complete. Your participation is voluntary and you may choose to stop the survey at any time. The survey is confidential. No reports of the data will identify individuals, and we will make every effort to protect your privacy. Participating in this survey will not affect your eligibility for or access to housing, aid, or other services. Before we begin, we need to determine whether you are eligible for the survey.

Q1 Have you lived in Washington State for **at least one month since March 2020**?

- ☐ Yes
 - ☐ No
-

Q2 Do you **currently** rent your home?

- ☐ Yes
 - ☐ No
-

Q3 Was your **annual** household income in **2020** less than \$65,000?

- ☐ Yes
 - ☐ No
-

You are eligible for this survey. Please click next to begin.

The first set of questions are about your financial security and support.

Q4 Have you, or has anyone in your household, experienced a loss of employment or reduction in income **since the COVID-19 pandemic began in March, 2020**?

- ☐ Yes
 - ☐ No
-

Q5 Many people rely on others to help provide the things they need or to help make "ends meet."

Has anyone helped you to pay the rent, buy food or clothes, or make "ends meet" in the year **before the pandemic**? **During the pandemic**? Select all that apply.

The year before the pandemic is **March 2019 to February 2020**. During the pandemic is **March 2020 to the present day**.

	BEFORE pandemic (March 2019 - Feb 2020)		DURING pandemic (March 2020 - present)	
	Yes	No	Yes	No
Parent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sibling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other relative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friend	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Roommate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Neighbor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Work colleague	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please explain below)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q6 How confident are you that someone (e.g., family, friend, acquaintance) could **currently** provide help if you needed emergency housing support, such as help with rent or a temporary place to live?

- ☐ Not confident at all
- ☐ Somewhat confident
- ☐ Moderately confident
- ☐ Very confident

Q7 Many people also receive help from government and nonprofit programs. Which of the following types of public assistance did you receive **in the year before the pandemic**? Select all that apply.

The year before the pandemic is March 2019 to February 2020.

- ☐ Unemployment Insurance/Benefits
- ☐ Temporary rental assistance
- ☐ Section 8/housing voucher
- ☐ Low-income housing
- ☐ TANF (Temporary Assistance for Needy
- ☐ SNAP (Supplemental Nutrition Assistance Program, a.k.a. food stamps)
- ☐ WIC (Supplemental nutrition program for Women, Infants, and Children)
- ☐ SSI (Supplemental Security Income)
- ☐ SSDI (Social Security Disability Insurance)
- ☐ Medicaid or Public health insurance (e.g., Apple Health)
- ☐ Other social service (e.g., soup kitchens, free clinics)

Q7-1

Which of the following types of public assistance have you applied for and received **during the pandemic**? Select all that apply.

During the pandemic is March 2020 to the present day.

	Applied during	Did you receive the assistance?
Unemployment Insurance/Benefits	<input type="checkbox"/>	<input type="checkbox"/>
Temporary rental assistance	<input type="checkbox"/>	<input type="checkbox"/>
Section 8/housing voucher	<input type="checkbox"/>	<input type="checkbox"/>
Low-income housing	<input type="checkbox"/>	<input type="checkbox"/>
TANF (Temporary Assistance for Needy	<input type="checkbox"/>	<input type="checkbox"/>
SNAP (Supplemental Nutrition Assistance Program)	<input type="checkbox"/>	<input type="checkbox"/>
WIC (Women, Infants, and Children supplemental nutrition program)	<input type="checkbox"/>	<input type="checkbox"/>
SSI (Supplemental Security Income)	<input type="checkbox"/>	<input type="checkbox"/>
SSDI (Social Security Disability Insurance)	<input type="checkbox"/>	<input type="checkbox"/>
Medicaid or Public health insurance (e.g., Apple Health)	<input type="checkbox"/>	<input type="checkbox"/>
Other social service (e.g., soup kitchens, free clinics)	<input type="checkbox"/>	<input type="checkbox"/>



T5 The next section asks about your housing arrangements.

Q8 What best describes the place you **currently** live?

- ☐ Apartment, flat
 - ☐ House
 - ☐ Hotel or motel
 - ☐ Homeless shelter
 - ☐ Manufactured/mobile home
 - ☐ Tent or on the street
 - ☐ Vehicle (e.g., car, truck, RV, etc.)
 - ☐ Other (please explain below)
-

Q8-1 Do you rent the entire apartment/house/mobile home or share it with other households?

- ☐ Rent entire apartment/house/mobile home
 - ☐ Share with other households
-

Q9 What is your **current** zip code?

Q10 How long have you lived in your **current** place of residence?

- ☐ 0 - 5 months
 - ☐ 6 - 11 months
 - ☐ 1 year - 1 year 11 months
 - ☐ 2 years - 2 years 11 months
 - ☐ 3 years - 4 years 11 months
 - ☐ 5 years - 9 years 11 months
 - ☐ 10 years or more
-

Q10-1a How many times have you moved **since the COVID-19 pandemic began in March 2020**?

- ☐ None
 - ☐ 1 time
 - ☐ 2 times
 - ☐ 3 times
 - ☐ 4 times
 - ☐ 5+ times
-



Q10-2a What were your reasons for moving **during the COVID-19 pandemic**? **Select all that apply.**

If you moved more than once, include all moves that happened during the pandemic.

- ☐ Landlord forced or told me (or person I was staying with) to leave
 - ☐ I (or person I was staying with) received an eviction notice
 - ☐ I (or person I was staying with) missed a rent payment and if I didn't move I would be evicted
 - ☐ The city/county condemned the property and forced me to leave
 - ☐ The landlord raised the rent
 - ☐ The neighborhood was dangerous or felt unsafe
 - ☐ The landlord wouldn't fix anything and my place was getting run down
 - ☐ The landlord went into foreclosure
 - ☐ I could no longer afford to live there
 - ☐ I had conflicts with the people I was living with
 - ☐ Other reason (please explain below)
-

Q10-3a When you have been searching for a new place to live, has a prospective landlord or the person advertising/showing the property asked you if you are an "essential worker," your job is "COVID-proof," or something else similar?

- ☐ Yes
 - ☐ No
-

Q10-1b How many times did you move in the **year prior to the COVID-19 pandemic**? (March 2019 - February 2020)

- ☐ None
 - ☐ 1 time
 - ☐ 2 times
 - ☐ 3 times
 - ☐ 4 times
 - ☐ 5+ times
-

Q10-2b What were your reasons for moving in the **year prior to the COVID-19 pandemic**? **Select all that apply.**

If you moved more than once, include all moves that happened in the year before the pandemic.

- ☐ Landlord forced or told me (or person I was staying with) to leave
 - ☐ I (or person I was staying with) received an eviction notice
 - ☐ I (or person I was staying with) missed a rent payment and if I didn't move I would be evicted
 - ☐ The city/county condemned the property and forced me to leave
 - ☐ The landlord raised the rent
 - ☐ The neighborhood was dangerous or felt unsafe
 - ☐ The landlord wouldn't fix anything and my place was getting run down
 - ☐ The landlord went into foreclosure
 - ☐ I could no longer afford to live there
 - ☐ I had conflicts with the people I was living with
 - ☐ Other reason (please explain below)
-



Q11 How likely is it that your household will be forced to leave your current place of residence within the **next two months**?

- ☐ Very likely
- ☐ Somewhat likely
- ☐ Not very likely
- ☐ Not likely at all

Q12 Have you wanted to move but felt stuck in your housing **since the pandemic began in March 2020**?

- ☐ Yes
- ☐ No

Q12-1 What is the reason you cannot move or feel "stuck" in your current place?

Q13 What is your **current** monthly rent payment (including utilities) in dollars?

Q14 How often have you been late with a rent payment in the **year before the pandemic and since the pandemic began**?

The year before the pandemic is March 2019 to February 2020. During the pandemic is March 2020 to the present day.

	Never	Only once	2-4 times	About half the time	Most months
BEFORE pandemic (Mar 2019 - Feb 2020)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
DURING pandemic (Mar 2020 - present)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q15 Are you **currently** caught up on rent payments?

- ☐ Yes
- ☐ No

Q15-1 How much do you **currently** owe in rent?

- ☐ \$1 - \$499
- ☐ \$500 - \$999
- ☐ \$1,000 - \$1,999
- ☐ \$2,000 - \$4,999
- ☐ \$5,000 - \$9,999
- ☐ \$10,000+

Q16 How confident are you that your household will be able to pay your **next rent payment** on time?

- ☐ Not confident at all
- ☐ Slightly confident
- ☐ Moderately confident
- ☐ Highly confident
- ☐ Payment is/will be deferred



Q17 If you were to lose your **current** housing, how likely is it that you will be without a permanent place to stay (i.e., homeless)?

- ☐ Very likely
 - ☐ Somewhat likely
 - ☐ Not very likely
 - ☐ Not likely at all
-

T6 The next set of questions is about current residence and your experiences with landlords, property managers, or people who have owned/managed the places you have rented.

Q18 Who manages the property you **currently** live in?

If you are currently living in a shelter, vehicle, or temporarily living with family or friends without paying rent, use the most recent landlord or property manager you had.

- ☐ Private Landlord
 - ☐ Property Management Company
 - ☐ Other (please explain below)
-

Q19 Do you have a formal, written lease that both you (or someone in your household) and your landlord/property manager have signed for the place you are **currently** staying in?

- ☐ Yes
 - ☐ No
 - ☐ Does not apply to my situation
-

Q20 When your landlord/property manager has entered your home for any reason, have they adhered to COVID-safe protocols (e.g., wearing a mask, social distancing, etc.)?

- ☐ Yes
 - ☐ No
 - ☐ Landlord or property manager has not entered my home
 - ☐ Does not apply to my situation
-

Q21 Which of the following have you experienced in relation to your landlord or property manager in the **year before the pandemic and since the pandemic began**? Select all that apply.

The year before the pandemic is March 2019 to February 2020. During the pandemic is March 2020 to the present day.

	BEFORE pandemic (Mar 2019 - Feb 2020)		DURING pandemic (Mar 2020 - present)	
	Yes	No	Yes	No
Eviction order served by sheriff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Written eviction notice (e.g., notice to vacate, comply, terminate tenancy, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Text, email, phone call, or in-person telling you to vacate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Changing the locks to prevent access to your place	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Removing your possessions without permission or prior notice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shutting off or cutting utilities (e.g., water, electricity, gas, internet)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Failing to make repairs or perform maintenance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retaliation for reporting landlord	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Discrimination or harassment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Verbal or physical threat	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Falsely claimed you broke the terms of the lease	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Entering your place without at least two days' notice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Invading your privacy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Refused to renew your lease	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rent increase without at least 30 days notice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Withholding amenities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Additional charges not stated in lease or agreed upon in advance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please explain below)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



T7 The final section asks some basic demographic questions.

Q22 What is your gender?

- ☐ Female
 - ☐ Male
 - ☐ Gender diverse (non-conforming/non-binary)
 - ☐ Other (please specify)
-

Q23 What is your race?

- ☐ Asian
 - ☐ Black or African American
 - ☐ Indigenous, Native American, or Alaska Native
 - ☐ Hispanic or Latinx
 - ☐ Native Hawaiian or Pacific Islander
 - ☐ White
 - ☐ Bi-racial or Multi-racial
 - ☐ Other (please specify)
-

Q24 What is your age?

- ☐ 18 - 24
 - ☐ 25 - 34
 - ☐ 35 - 44
 - ☐ 45 - 54
 - ☐ 55 - 64
 - ☐ 65 - 74
 - ☐ 75 - 84
 - ☐ 85 or older
-

Q25 What is the highest level of education you have completed?

- ☐ Did not finish high school
 - ☐ High school graduate or GED
 - ☐ Some college
 - ☐ 2 year degree
 - ☐ 4 year degree
 - ☐ Graduate degree
-

Q26 What is your marital status?

- ☐ Married
 - ☐ Divorced
 - ☐ Separated
 - ☐ Widowed
 - ☐ Living with long-term partner, but not married
 - ☐ Never married
-



Q27 What is your current employment status?

- ☐ Employed full time (35 or more hours per week)
 - ☐ Employed part time (1-34 hours per week)
 - ☐ Unemployed looking for work
 - ☐ Unemployed not looking for work
 - ☐ Retired
 - ☐ Student
 - ☐ Disabled
-

Q28 What was your **annual** household income in **2020**?

Q29 How many children (under 18 years old) live in your household?

- ☐ None
 - ☐ 1
 - ☐ 2
 - ☐ 3
 - ☐ 4
 - ☐ 5
 - ☐ 6 or more
-

Q30 Have you ever been convicted of a misdemeanor or felony?

- ☐ Yes
 - ☐ No
-

Q31 Have you ever been evicted?

- ☐ Yes
 - ☐ No
-

Thank you for taking the time to participate in the University of Washington and Tenants' Union of Washington State's COVID-19 tenant survey.